

## TRAINING FOR RETAIL COMMERCE

(TC-97-10-19-AR)

### EXECUTIVE SUMMARY

<b>Executing agency:</b>	Commercial Business Activities Association (CAME)	
<b>Beneficiaries:</b>	Small retail businesses	
<b>Objectives:</b>	The main objective of the program is to help improve the competitiveness of retail businesses, facilitating their reconversion, sustainability, and growth. In pursuit of these objectives, the program will consist of subprograms for training, technical assistance and strategic alliances, and information systems – in addition to the promotion of supply and demand and program evaluation.	
<b>Financing:</b>	Modality:	Grant
	Beneficiary:	US\$2,000,000
	MIF (Window III):	US\$1,400,000
	MIF (Window II):	<u>US\$ 600,000</u>
	Total:	US\$4,000,000
<b>Exceptions to Bank policy:</b>	None.	
<b>Special contractual clauses:</b>	<p><b>Special contractual conditions precedent to the first disbursement:</b> (a) hiring the program director (paragraph 4.3); and (b) putting the program Operating Regulations into effect (paragraph 4.3).</p> <p><b>Special contractual conditions during execution:</b> three evaluations: the first 12 months after signature of the agreement; the second after 24 months of execution; and the third after 51 months of execution (paragraph 3.14).</p>	

## **I. COUNTRY ELIGIBILITY**

- 1.1 In December 1993, the Donors Committee declared the Argentine Republic eligible for all MIF financing modalities.

## **II. BACKGROUND**

### **A. Frame of reference**

- 2.1 According to the most recent national economic census, for the year 1994, commerce in Argentina was conducted by 509,000 establishments employing 1.1 million workers, 461,000 (40%) of whom were salaried. According to the same census, the service sector<sup>1</sup> consisted of approximately 300,000 establishments, which combined with the commercial sector constitute a key area of the Argentine economy. Together, they account for approximately 2.5 million jobs.
- 2.2 Within the context of globalization, Argentina's economic program is transforming the consumer market and the forms of commercial activity. Traditional retail businesses are increasingly being affected by large supermarkets, fast food chains, and informal sales. The Commercial Business Activities Association (CAME) estimates that more than 70,000 businesses have closed since mid-1994, destroying 312,000 jobs.
- 2.3 The declining market share of retail operations is forcing a reconversion of the sector to adapt to current circumstances and the growing pressures to compete more effectively, reduce operating costs, enter into business associations, and utilize management services to improve business operations.
- 2.4 In Argentina, as in the developed countries and other countries in the region, the current phenomenon of globalization and open markets represents a major challenge to business, and to the retail sector in particular. Small businesses, which are essential to a country's socioeconomic fabric, need to adapt in order to provide the services now demanded by consumers. This is also a matter of concern to governments in the developed countries. The Small Business Administration within the United States government, for instance, focuses on the role of small businesses in a competitive economy, developing new strategies and support programs to improve their efficiency, effectiveness, and competitiveness. Similarly, Argentina's Coordinating Office for Merchandise Business Activities is stepping up its efforts to support small businesses in this new era. The solution is to offer competitive products and services in response to consumer demand. This in turn requires the introduction of structural changes, changes in computer

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<sup>1</sup> Excluded from the services sector are electricity, gas, water, communications, the financial sector, social works, prepaid medicine, oil and gas extraction, and the activities of large transportation and construction companies.

technology, managerial changes, and operational changes to lower costs (strategic alliances to obtain better purchasing prices, new sales systems to expand clientele, electronic information systems to facilitate timely decision-making, etc.). Small businesses generally offer services that meet the specific individual needs of each client, with more a personalized, less "mass-market"-oriented approach. This sector accounts for a significant percentage of the workforce.

- 2.5 General management services are available in Argentina, but CAME is one of the few operations providing specific – though limited – services to the retail sector. The services it offers are essentially advice and information. Having operated successfully since it was created in 1956, CAME is composed of 27 provincial federations and 953 member chambers of commerce and commercial centers throughout the country.

## **B. The program and strategy of the MIF and the Bank**

- 2.6 The program is consistent and compatible with the general aims of the MIF and the strategies and priorities of the Bank in Argentina. It also complements a number of Bank and MIF programs in execution,<sup>2</sup> whose objectives and scale did not allow for inclusion of the activities proposed here.
- 2.7 The Bank's activities in Argentina focus mainly on three areas: (a) pursuing and consolidating **modernization of the State** at the central level and extending it to the provincial and municipal governments; (b) **reducing poverty and enhancing the quality of life** through activities to create productive jobs and improve the quality and coverage of social programs; and (c) **raising productivity and improving competitiveness** in the merchandizing sectors, taking an environmentally friendly approach to the development of support infrastructure and activities to facilitate the modernization of productive capacity and regional integration.
- 2.8 The need for the activities to be conducted under the program has been identified through research conducted for the Bank study on business strategy.<sup>3</sup> It is important to note that this program, combined with a similar program in Uruguay (MIF/AT-172), approved in 1998 for the Centro de Almaceneros, Minoristas, Baristas y Afines del Uruguay (CAMBADU), constitute the first two experiences in the region in supporting the retail business sector.

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<sup>2</sup> Business Development Support Program (Loan 989/OC-AR); Network of Business Services Centers (ATN/ME-4851-AR); Program for assistance to Small Rural Producers (ATN/ME-5441-AR); Microenterprise Support Services Program (ATN/ ME-5489-AR); and Advisory Center for New Business (ATN/ ME-5765-AR).

<sup>3</sup> The strategy was developed pursuant to document GN-1885, Business Development Strategy: Small and Medium-sized Enterprise, and in accordance with the methodology indicated for the development of such strategies. The results were incorporated into the country paper.

### **III. THE PROJECT**

#### **A. Objectives**

- 3.1 The main objective of the program is to help improve the competitiveness of retail businesses, facilitating their reconversion, sustainability, and growth.

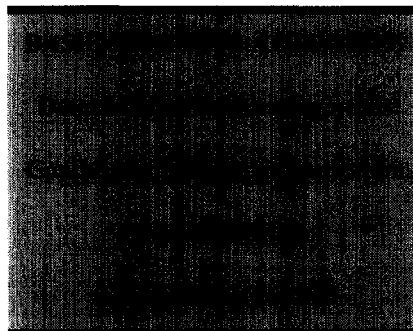
#### **B. Description**

- 3.2 This program consists of the following subprograms:

##### **a. Training subprogram**

- 3.3 Research has shown that retailers invest very little in training, which has hindered the adaptation of human resource performance to the demands of competition.

- 3.4 The objective of this subprogram is to co-finance the development and implementation of training plans, in a classroom setting or through distance learning, in support of projects to improve business competitiveness.



- 3.5 The expected results of the subprogram are: (1) increased investment by participating businesses in training activities designed to adapt human resource performance to changes in business technology; (2) improved capacity among participating businesses to select, hire, and monitor training services; (3) greater use of joint training initiatives by participating businesses; (4) greater use of distance learning opportunities to permit uniform and simultaneous training over large geographic areas; and (5) development of a business training market specifically for retailers.

##### **b. Technical assistance and strategic alliances subprogram**

- 3.6 The research conducted shows that very few retailers hire advisory or consulting services in areas where transformation is critical to improved competitiveness. Infrequent use of associations for the purpose of generating joint business between firms has also been noted.
- 3.7 The aim of the subprogram is to co-finance the development of business projects, related technical assistance contracts, and the formation and administration of

competitive alliances. These activities will be designed so as to improve the competitiveness of these businesses.

- 3.8 The results expected from this subprogram are: (1) increased investment by participating businesses in technical assistance services for business development projects to improve their competitiveness; (2) improved capacity among participating businesses for selecting, hiring, and monitoring technical assistance services; (3) an increase in the use of associations by participating businesses for the purpose of joint technical assistance contracting and the development of joint business projects; and (4) development of the technical assistance services market for SMEs.

#### **c. Information system subprogram**

- 3.9 Although an estimated 300,000 retailers have access to information systems, the business culture in general does not appear attuned to the new digital information society.
- 3.10 The objective of this subprogram is to co-finance business access to information and to facilitate decision-making by associations, shopping centers, stores and services in general in such areas as market research, pricing, suppliers, sales, design, marketing, and training.
- 3.11 The results expected from this subprogram are: (1) greater use of information technology in all areas of business management; (2) improved capacity among participating businesses for selecting, hiring, and monitoring information services; (3) greater use of associations by participating businesses for the joint hiring of information services; and (4) the availability of "real-time" information to facilitate decision-making.

#### **d. Other complementary activities**

- 3.12 **Business awareness:** Many retail businesses are aware of their problems but have difficulty finding the best means to overcome them. There is also a tendency among this type of business to regard problems as external to the company. This contributes to a passive attitude: hoping that changes in these external problems will improve the company's situation, rather than actively seeking a solution the entrepreneur can implement himself in areas under his control. Under this component, awareness promotion activities will be organized for entrepreneurs and managers of retail businesses to promote a change in attitude toward strategy formulation. This change should encourage a more active approach. The activities concerned should be of short duration and designed to have a strong impact on attitudes. To a certain extent, this component will serve to stimulate demand for the services offered under the program.

- 3.13 **Promoting awareness about the supply of services:** In the commercial sector, the supply of technical assistance and training services is generally limited by the fact that demand is concentrated in large companies, which are almost the only users of such services. To enable supply to react more quickly to growth in demand, and to ensure effective program operations from the outset, awareness must be heightened among training consultants and institutions about the nature of work performed by companies in the retail commercial sector and the operational modalities of the program.
- 3.14 **Evaluation and auditing:** The program includes three evaluations: the first 12 months after signature of the agreement, the second after 24 months, and the third after 51 months. In addition, program statements for each financial period must be examined by an independent auditor or auditing firm.
- C. Beneficiaries**
- 3.15 The beneficiaries of the program would be retail businesses<sup>4</sup> with the resources necessary to participate in this program.

#### **IV. EXECUTION**

##### **A. The executing agency**

- 4.1 The program would be executed by the Commercial Business Activities Association (CAME), a non-profit entity legally constituted primarily for the purposes of representing the commercial and services sector nationally and internationally. CAME has been authorized to participate in the establishment of organizations of any legal character that may help it fulfill the purposes for which it was created, either directly or as a result of its actions, with the capacity to provide the capital necessary for that purpose. In pursuit of these objectives, it may take actions to promote commercial and service activities, organize events, congresses, seminars, etc., and other related measures.
- 4.2 CAME will conduct the program and serve as intermediary for the supply and demand of services using its existing administrative structure, with support from hired consultants.
- 4.3 The Program Director will administer the program, ensure fulfillment of its objectives and have overall responsibility for operational matters (including terms of reference for the hire of consulting services with program resources). The Office

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<sup>4</sup> It is estimated that on average retail businesses qualify as small enterprises as defined in the title III of Law 24,467, which requires a staff of less than 40 workers and annual billing, VAT excluded, of less than the US\$3 million.

of the Program Director will be located at CAME Headquarters and will fall under the authority of the President of that institution. The selection and hire of the Director will be a condition precedent to the first disbursement. The program will also be subject to Operating Regulations setting out the basic rules for its administration. Entry into force of these Operating Regulations will also be a condition precedent to the first disbursement. The Operating Regulations cover the purpose and scope of the program, definitions, participants, eligibility criteria, obligations and prohibitions for beneficiaries, executing agencies, and activities to be financed under the program (training and technical assistance) including modalities, project eligibility criteria, and counterpart resources.

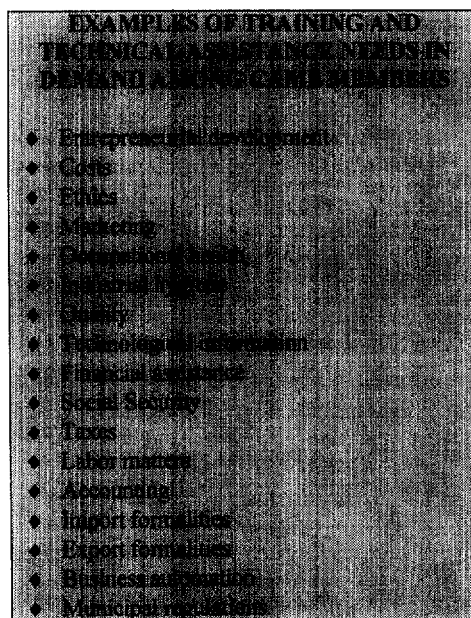
## **B. Execution of the subprograms**

### **a. Training subprogram**

- 4.4 In pursuit of the program objectives and expected results, the following activities will be conducted: (1) co-financing contracts for training activities identified in planning business projects to improve competitiveness; (2) promoting associations among businesses to permit joint contracting for training activities; (3) organizing a register of training institutions; and (4) co-financing the planning, organization, and execution of distance learning programs.

### **b. Technical assistance and strategic alliances subprogram**

- 4.5 The following activities will be conducted in pursuit of subprogram objectives and expected results:
- 4.6 Technical assistance: (1) co-financing contracts for technical assistance in support of the development and implementation of business projects to improve competitiveness; (2) promoting associations among businesses to permit joint contracting of technical assistance services; and (3) organizing a register of consultants.
- 4.7 Competitive alliances: co-financing the formation and management of competitive alliances to pool capabilities and resources through joint business operations.



- 4.8 To gain access to the co-financing provided (see paragraph 4.14) for the formation of competitive alliances, participating companies must present a proposal for association. These proposals should be designed so as to enhance the competitiveness of productive units, should be internally coherent, and should be adapted to the co-financing criteria established for the program.
- 4.9 The proposal for association should include diagnostic information on each member company of the alliance and a description of the project to be carried out, including the objectives and strategies recommended to obtain the expected results. To implement their proposals for association, companies may request co-financing to cover fees for the following: the consultant providing assistance in project formulation; the legal adviser providing guidance on the most appropriate legal form for companies to implement the project and assisting them in the preparation and signature of the contracts required, including related expenditures; and a manager to be responsible for administering the activities the alliance has been established to conduct. With respect to co-financing for the group manager's fees – when specially hired for this purpose – 50% of the fees over a maximum period of two years will be reimbursed, with a ceiling of \$36,000 on co-financing for this service.

#### **c. Information system subprogram**

- 4.10 In pursuit of the objectives and expected results of the subprogram, the following activities will be conducted: (1) co-financing contracts for the collection, organization, and distribution of information to subscribing users, with extensive use of the Internet and other multimedia tools; and (2) co-financing a web platform offering electronic mail, file transfer, newsgroups, online "chats", and "virtual" training.

#### **d. Other complementary activities**

- 4.11 **Promoting business awareness:** The goal is ambitious – to motivate as many entrepreneurs as possible. CAME, with a number of specialized services under contract, should design and develop major promotional campaigns as well as other dynamic, short-term, high-impact measures to heighten awareness among participating entrepreneurs.
- 4.12 **Promoting awareness among service providers:** Efforts should be made to contact most service providers in the country to promote the program, with the support of promotion services hired for the purpose.
- 4.13 **Evaluation and auditing:** Based on the terms of reference approved by the Bank, financing will be provided to hire external consultants to conduct the evaluations and independent auditors, acceptable to the Bank, to audit the program financial statements.



**C. The subprogram co-financing system**

- 4.14 The program provides a mechanism for financing the services (training and technical assistance) used by the beneficiary companies (retail businesses). Under this mechanism, 50% of the services would be financed by the program and the other 50% by the beneficiary company during the first year. During the second year, the program would cover 30% and the beneficiary company 70%; during the third, the program would cover 10% and the beneficiary company 90%; and the fourth year, the beneficiary company would pay 100% of all outlays for the development and implementation of projects and plans. However, to overcome any resistance among companies inexperienced with such services, the co-financing percentage for work in **developing business projects or plans** would initially be higher: 80% of the first US\$1,500, i.e. up to US\$1,200.

**D. Program financing**

- 4.15 The estimated cost of the program is US\$4 million equivalent. US\$2 million of this amount will come from CAME and US\$2 million from the MIF.

**Table IV-1**

<b>Activities</b>	<b>MIF</b>	<b>CAME</b>	<b>Total</b>
1. Program management	240,000	300,000	540,000
2. Training subprogram	600,000	600,000	1,200,000
3. Technical assistance and strategic alliances subprogram	560,000	544,000	1,104,000
4. Information systems subprogram	300,000	36,000	336,000
4.1 Programs	216,000		216,000
4.2 Equipment	84,000	36,000	120,000
5. Evaluation and auditing	140,000	30,000	170,000
5.1 Evaluation	90,000	30,000	120,000
5.2 Auditing	50,000		50,000
6. Awareness promotion		360,000	360,000
6.1 Demand		180,000	180,000
6.2 Supply		180,000	180,000
7. Contingencies	160,000	130,000	290,000
<b>Total</b>	<b>2,000,000</b>	<b>2,000,000</b>	<b>4,000,000</b>
%	50	50	100

- 4.16 This budget, the basis for which was prepared by CAME, includes technical services, support personnel, and basic computer equipment. The MIF resources would be used mainly for: (a) technical assistance and training; (b) expansion,

automation, and modernization of services; (c) design, development, and installation of software; and (d) evaluation and auditing.

**E. Execution and disbursement period**

- 4.17 The program would be executed over a period of 48 months, with resources disbursed from the contribution over a period of 54 months.

**F. Procurement of goods and consulting services**

**a. Procurement of goods**

- 4.18 In procuring the equipment specified, CAME must apply the rules under Bank policy on appropriate use of the contribution, the eligibility of goods from countries eligible for MIF financing, and the principles of economy and efficiency. CAME must conduct a competitive process to ensure that goods are procured at market prices and at costs in proportion with the needs of the program.

**b. Selection and hire of consulting services**

- 4.19 Consulting services will be selected and hired on a competitive basis, bearing in mind that only consultants from MIF eligible countries can be hired. CAME may not introduce provisions or conditions in the selection procedures agreed upon with the Bank that would have the effect of restricting or preventing the participation of consultants from MIF eligible countries.

**G. Disbursement procedures**

- 4.20 Based on estimated program execution requirements, a revolving fund equivalent to 5% of the MIF contribution will be set up to provide timely access to funds for the various activities planned. As a condition precedent to the first disbursement, CAME must present evidence to the Bank's satisfaction that it has opened an independent account in which to deposit disbursements from the contribution.

**H. Accounting and auditing**

- 4.21 CAME must maintain specific accounts for the program, separate from its own. In that connection, as a condition precedent to the first disbursement CAME must present, to the Bank's satisfaction, an accounting plan, catalogue, or code in which to separately record all transactions financed from the contribution and local counterpart for the program.
- 4.22 Each year during the disbursement period, CAME must present the program's financial statements audited by an independent auditor or auditing firm acceptable to the Bank.

**I. Environmental issues in connection with the program**

- 4.23 The CESI/TRG considered this operation at its 07/99 meeting and recommended that the design of training and technical assistance activities be treated as related to environmental protection, occupational health and safety.

**J. Execution progress reports**

- 4.24 CAME will provide the Bank with semiannual progress reports on program execution. The reports must explain the status of program execution as a whole and, *inter alia*, the quality of performance and the degree to which program objectives have been accomplished (see logical framework); the program's financial performance; progress in recovering variable costs; and matters pertaining to the procurement of goods and consulting services.

**K. Sustainability**

- 4.25 CAME is already offering limited services whose costs are being covered with income from service fees and/or member contributions. These consist mainly of information dissemination services and are not in the nature of a structured program based exclusively on demand, as envisioned in this proposal. The new and/or expanded services will be offered during the execution period under an arrangement in which companies will pay the full market price for services after the fourth year (see paragraph 4.14).
- 4.26 According to the scenario for this operation, staffing adjustments would be made in the fourth year as organizational expenses decline and income from service fees gradually increases, generating a positive cash flow for the program. This would ensure the sustainability of the new services offered by the program.<sup>5</sup> The institutional sustainability of the program is insured by the financial support to be provided by CAME (installations, administrative support, operating facilities) during program execution and continued after MIF resources have been exhausted.

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<sup>5</sup> The CAME program will benefit from successful experiences in Argentina with financially sustainable training and information components under the Network of Business Services Centers (ATN/ME-4851-AR); the Program for Assistance to Small Rural Producers (ATN/ME-5441-AR); the Urban Microenterprise Support Services Program (ATN/ME-5489-AR); and the Advisory Center for New Businesses (ATN/ME-5765-AR).

## **V. FEASIBILITY, BENEFITS, AND RISKS**

### **A. Feasibility**

- 5.1 The basis for the program is that resources would be used to finance specialized services in demand among retailers and similar businesses, to be provided through CAME, a business operation whose reputation is well established in the country, and by consultants and organizations offering this type of service. The effectiveness of these activities will be enhanced by the consistency of the program's objectives with policies to promote quality and competitiveness among microenterprises and small and medium-sized enterprises under the government's overall development strategy.

### **B. Benefits**

- 5.2 The program will strengthen business operations and improve the management and quality of related services by promoting measures to: (a) adapt training techniques to the needs of retailers; (b) develop specific management tools for retail businesses, small-scale service techniques, neighborhood marketing strategies, and accounting systems aligned with sales cycles; (c) consolidate the innate skills of retail sales personnel to negotiate under better conditions, increasing income and creating jobs; and (d) demonstrate that providing services to retail businesses can be profitable and sustainable, provided that the approach taken permits the customer to choose. The program seeks to develop a market (supply and demand) for business management services in the retail sector.
- 5.3 The program will promote alliances between retailers and major suppliers based on confidence and respect and the use of appropriate technologies and micro-marketing studies designed to keep customers satisfied and loyal.

### **C. Risks**

- 5.4 After analyzing the proposed operation and the factors that could threaten its execution, the project team did not identify risks or obstacles that might undermine its implementation or sustainability. Based on reasonable hypotheses regarding the demand for services, fees will be gradually brought into line with market prices so as to ensure financial self-sustainability. The scale of the program can also be adjusted as circumstances dictate.

## **VI. PROGRAM MONITORING AND EVALUATION**

### **A. Monitoring**

- 6.1 **Annex I** provides a logical framework with respect to program execution, monitoring, and evaluation.
- 6.2 Program execution will be monitored by the Bank's Country Office through the administration of the operation, as well as through inspection and supervision. The main instruments to be used in monitoring the operation will be progress reports, the consultant reports, the disbursements, and the audited financial statements that CAME must present to the Bank, in addition to the program evaluations described below.

### **B. Evaluation**

- 6.3 Three program evaluations would be conducted by external consulting firms (see paragraph 3.14). The Bank will hire the external consultants on the basis of terms of reference previously agreed upon.
- 6.4 The evaluations will cover: (a) CAME's institutional capacity; (b) delivery of the new services; (c) the type of companies benefiting; (d) the quality of services offered and the degree of user satisfaction; and (e) the timely payment of service fees and the degree of financial sustainability.
- 6.5 If the evaluations prove satisfactory to the Bank, the Bank will authorize CAME to continue committing resources. In the contrary case, CAME will be required to make the necessary adjustments in order for the Bank to authorize the resumption of commitments and disbursements. In the event of nonperformance and/or changes that could, in the Bank's judgement, affect the timely fulfillment of program objectives, cancellation of the program will be recommended.

**LOGICAL FRAMEWORK  
TRAINING FOR RETAIL COMMERCE**

Objectives	Verifiable indicators	Means of verification	Assumptions
the competitiveness of retail and s	42,000 retail businesses directly benefited by services under the program	<ul style="list-style-type: none"> <li>• Results of the evaluations</li> <li>• Final execution report</li> <li>• PCR</li> </ul>	<ul style="list-style-type: none"> <li>• Macroeconomic conditions are so as not to dampen investment for services among retailers</li> <li>• Coordination is maintained with SME service programs in the c these businesses improve their competitive position in a comp fashion</li> <li>• Retailers will maintain interest their competitiveness</li> <li>• CAME will remain interested i this sector and related business</li> <li>• A cooperative spirit will be ma among the parties (alliances)</li> <li>• A market for technical assistanc training services will be develo retail sector</li> </ul>
v business management tools; e reconversion of retail operations; and p strategic alliances.	<ul style="list-style-type: none"> <li>• Classroom training for 2000 participants</li> <li>• Distance training for 20,000 businesses</li> <li>• 20 strategic alliances</li> <li>• Information system for 20,000 users</li> <li>• 600 circulars to promote the program</li> <li>• A monthly page in the CAME newsletter</li> <li>• 45 hours of TV production</li> <li>• 15 12 page documentation bundles</li> </ul>	<ul style="list-style-type: none"> <li>• Evaluations</li> <li>• Semiannual reports</li> <li>• Sample surveys</li> <li>• Evaluations of course results</li> <li>• Attendance reports</li> <li>• Disbursements</li> <li>• Accounting records and special account</li> <li>• Audited financial statements</li> </ul>	

Objectives	Verifiable indicators	Means of verification	Assumptions
<p>distance and strategic alliances</p> <p>systems</p> <p>n of supply and demand</p>	<ul style="list-style-type: none"> <li>• Execution of the classroom training</li> <li>• Execution of the distance training</li> <li>• Strategic alliances established</li> <li>• Information system operating</li> <li>• Execution of program promotion</li> <li>• Dissemination in the CAME newsletter</li> <li>• Production of television publicity</li> </ul>	<ul style="list-style-type: none"> <li>• Evaluations</li> <li>• Semiannual reports</li> <li>• Sample surveys</li> <li>• Evaluations of course results</li> <li>• Disbursements</li> <li>• Accounting records and special account</li> <li>• Audited financial statements</li> </ul>	
<p>co-financing contracts for training</p> <p>tified in planning business projects to</p> <p>petitiveness; (2) promoting associations</p> <p>esses to permit joint contracting for</p> <p>ties; (3) organizing a register of training</p> <p>and (4) co-financing the planning,</p> <p>and execution of distance learning</p> <p>istance and strategic alliances: (1) co-</p> <p>tracts for technical assistance in support</p> <p>ment and implementation of business</p> <p>prove competitiveness; (2) promoting</p> <p>among businesses to permit joint</p> <p>technical assistance services;</p> <p>g a register of consultants; and (4) co-</p> <p>formation and management of</p> <p>lliances to pool capabilities and resources</p> <p>business operations.</p> <p>ystems: (1) co-financing contracts for the</p> <p>ganization, and distribution of information</p> <p>users, with extensive use of the Internet</p> <p>ltimedia tools; and (2) co-financing a web</p> <p>ring electronic mail, file transfer,</p> <p>online "chats", and "virtual" training.</p> <p>reness: dynamic, short-term, high-impact</p> <p>eighten awareness among participating</p>	<p>CAME funds: US\$2,000,000</p> <p>MIF funds: US\$2,000,000</p> <p>Total: US\$4,000,000</p>	<ul style="list-style-type: none"> <li>• Disbursements</li> <li>• Special service contracts</li> <li>• Procurements of equipment and materials</li> <li>• Semiannual progress reports</li> <li>• Accounting records and special account</li> <li>• Audited financial statements</li> </ul>	